# Case 17-14834 Doc 1 Filed 05/11/17 Entered 05/11/17 16:04:47 Desc Main Document Page 1 of 76

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	☐ Check if this ar amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1: Identify Yourself	Identify Yourself						
		About Debtor 1:	About Debtor 2 (Spouse Only i	in a Joint Case):				
1.	Your full name							
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Halima First name  W Middle name	First name  Middle name					
	Bring your picture identification to your meeting with the trustee.	Omar Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II,	III)				
2.	All other names you hav used in the last 8 years	е						
	Include your married or maiden names.							
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9314						

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Case number (if known)

Debtor 1 Halima W Omar

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs
5.	Where you live	5512 N. Central Apt. 1 Chicago, IL 60630	If Debtor 2 lives at a different address:
		Cook County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number, P.O. Box, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code  County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.  Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Desc Main

Case number (if known) Debtor 1 Halima W Omar

ar	Tell the Court About	Your Ba	nkruptcy Ca	ıse				
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	☐ Chapter 7						
		☐ Ch	apter 11					
		☐ Ch	apter 12					
		■ Ch	apter 13					
3.	How you will pay the fee		about how yo	ou may pay. Typ attorney is subr	ically, if you are paying the fee y	ck with the clerk's office in your local court for more de ourself, you may pay with cash, cashier's check, or mo alf, your attorney may pay with a credit card or check	oney	
				y the fee in instee in Instellment	on, sign and attach the Application for Individuals to F	Pay		
			but is not req applies to you	uired to, waive y ur family size ar	your fee, and may do so only if your fee, and may do so only if you you are unable to pay the fee i	n only if you are filing for Chapter 7. By law, a judge nour income is less than 150% of the official poverty line installments). If you choose this option, you must fill	e that	
		•	the <i>Applicatio</i>	on to Have the C	Chapter / Filing Fee Waived (Offi	cial Form 103B) and file it with your petition.		
).	Have you filed for bankruptcy within the last 8 years?	■ No.						
	last o years:	L TES	District		When	Case number		
			District		When	Case number		
			District		When	Case number		
			District		vviieii	Case number		
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	S.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District	-	When	Case number, if known		
11.	Do you rent your	■ No.	Go to I	ine 12.				
	residence?	☐ Yes		our landlord obta	ained an eviction judgment agains	st you and do you want to stay in your residence?		
				No. Go to line	12.	•		
					itial Statement About an Eviction	Judgment Against You (Form 101A) and file it with thi	is	

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Document Page 4 of 76 Case number (if known) Halima W Omar Debtor 1 Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs immediate attention? needed, why is it needed?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Debtor 1 Halima W Omar Page 5 of 76

Case number (if known)

Part 5:

#### Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document Page 6 of 76 Case number (if known) Debtor 1 Halima W Omar Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Halima W Omar Halima W Omar Signature of Debtor 2 Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on May 11, 2017

MM / DD / YYYY

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Debtor 1 Halima W Omar Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jason Blust, Law Office of Jason Blust Signature of Attorney for Debtor	Date	May 11, 2017 MM / DD / YYYY					
Jason Blust, Law Office of Jason Blust Printed name							
Law Office of Jason Blust, LLC							
211 W Wacker Drive STE 300 Chicago, IL 60606	211 W Wacker Drive STE 300						
Number, Street, City, State & ZIP Code							
Contact phone (312) 273-5001	Email address						
#6276382 Bar number & State							

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		DOCUM	eni Page 8 oi 7	( D	
Fill in this informa	ation to identify your	case:			
Debtor 1	Halima W Omar				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bank	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					☐ Check if this is an
					amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

## Part 1: Summarize Your Assets Your assets Value of what you own Schedule A/B: Property (Official Form 106A/B) 0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... 1b. Copy line 62, Total personal property, from Schedule A/B..... 25,975.00 1c. Copy line 63, Total of all property on Schedule A/B..... 25,975.00 Part 2: Summarize Your Liabilities Your liabilities Amount you owe Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 6.859.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D... Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... 69,956.00 Your total liabilities Part 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I) 712.00 Copy your combined monthly income from line 12 of Schedule I..... Schedule J: Your Expenses (Official Form 106J) 462.00 Copy your monthly expenses from line 22c of Schedule J..... Part 4: Answer These Questions for Administrative and Statistical Records Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

the court with your other schedules.

Official Form 106Sum

Summary of You

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11: <b>OR</b> . Form 122B Line 11: <b>OR</b> . Form 122C-1 Line 14.

\$		0.00
-		

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

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Fill in this infor	mation to identify your o	case and this filing:			
Debtor 1	Halima W Omar	Middle Name	Last Name		
Debtor 2	1 list realite	Wildle Name	Last Name		
Spouse, if filing)	First Name	Middle Name	Last Name		
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT OF ILLI	NOIS		
Case number					☐ Check if this is an
Dase Hullibel .					Check if this is ar amended filing
Official Fo	orm 106A/B				
_	le A/B: Prop	ertv			12/15
		e items. List an asset only once. If	an asset fits in more than o	ne category, list the asset in	
		e as possible. If two married peopl a separate sheet to this form. On th			
nswer every que		a doparato dilect to tillo formi. On al	o top or any additional pag	oo, who your name and out	o nambor (ii kilowii).
Part 1: Describe	Each Residence, Building,	Land, or Other Real Estate You Ov	wn or Have an Interest In		
Do you own or	have any logal or equitable	interest in any residence, building	land or similar property?		
Do you own or	nave any legal of equitable	interest in any residence, building	, latid, or sittiliar property?		
No. Go to Pa	ırt 2.				
☐ Yes. Where	is the property?				
Part 2: Describe	Your Vehicles				
□ No ■ Yes	rucks, tractors, sport uti	lity vehicles, motorcycles			
3.1 Make:	Honda	Who has an interest in th	ne property? Check one	Do not deduct secured cl	
Model:	Accord	Debtor 1 only	e property remove one	the amount of any secure Creditors Who Have Clai	
Year:	2013	Debtor 2 only		Current value of the	Current value of the
* *	te mileage:	Debtor 1 and Debtor 2	only	entire property?	portion you own?
Other infor		At least one of the debt	ors and another		
Son drive	es and makes payment	Check if this is comm	unity property	\$9,800.00	\$9,800.00
20 M.	Honda	MILE DE L'ALTERNATION D		Do not deduct secured cl	aims or exemptions. Put
3.2 Make:	CRV	Who has an interest in th	e property? Check one		ed claims on Schedule D:
Model: Year:	2014	Debtor 1 only  Debtor 2 only			
	ate mileage:	Debtor 2 only  Debtor 1 and Debtor 2	only	Current value of the entire property?	Current value of the portion you own?
Other infor		At least one of the debt	•	,	
		☐ Check if this is comm	unity property	\$15,000.00	\$15,000.00
		<b>IVs and other recreational vehi</b> nal watercraft, fishing vessels, sr			
■ No					
□Yes					

Official Form 106A/B Schedule A/B: Property page 1

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Case number (if known) Debtor 1 Halima W Omar 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$24,800.00 pages you have attached for Part 2. Write that number here.......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No ■ Yes. Describe..... Miscellaneous used household goods \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... \$200.00 Laptop 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$450.00 Personal Used Clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$25.00 Miscellaneous costume jewelry 13. Non-farm animals

Examples: Dogs, cats, birds, horses

■ No

☐ Yes. Describe.....

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De	ebtor 1	Halima W C	Omar		Document		Case number (if known)	
14.	Any oth  ■ No	ner personal a	ınd househo	ld items yοι	ı did not already list, ir	ncluding any health a	ids you did not list	
	☐ Yes.	Give specific in	nformation				ſ	
15					om Part 3, including ar		ou have attached	\$1,175.00
Pa	rt 4: Des	scribe Your Fina	ancial Assets					
Do	o you ow	n or have any	legal or equ	itable intere	est in any of the follow	ing?		Current value of the portion you own? Do not deduct secured claims or exemptions.
16.	■ No		•		our home, in a safe depo	osit box, and on hand v	vhen you file your petition	on
17.	Examp	ts of money les: Checking, institutions	savings, or o s. If you have	ther financial multiple acc	I accounts; certificates o	of deposit; shares in creatitution, list each.	edit unions, brokerage h	nouses, and other similar
	■ No □ Yes				Institution n	ame:		
18.		mutual funds les: Bond fund			<b>ks</b> th brokerage firms, mon	ey market accounts		
	☐ Yes		In	stitution or is	suer name:			
	Non-pu joint ve ■ No		stock and in	terests in in	corporated and uninco	orporated businesses	s, including an interes	t in an LLC, partnership, and
		Give specific in		oout them of entity:			% of ownership:	
20.	Negotia	able instrumen	ts include per	sonal checks	negotiable and non-ne s, cashiers' checks, pror not transfer to someone	missory notes, and mo	ney orders.	
		Give specific in		out them r name:				
21.		nent or pension les: Interests in		, Keogh, 401	(k), 403(b), thrift saving	s accounts, or other pe	ension or profit-sharing	plans
	☐ Yes. L	List each accou		/. account:	Institution n	ame:		
22.	Your sh		sed deposits	you have ma	de so that you may cont rent, public utilities (elec			ies, or others
	_				Institution n	ame or individual:		
23.	Annuitie	es (A contract	for a periodic	payment of	money to you, either for	life or for a number of	years)	
	Yes	1	Issuer name	and descripti	on.			
24.	26 U.S.C	<b>s in an educa</b> t C. §§ 530(b)(1)	<b>tion IRA, in a</b> , 529A(b), an	an account in d 529(b)(1).	n a qualified ABLE pro	gram, or under a qua	alified state tuition pro	gram.
	■ No □ Yes		Institution nar	me and desc	ription. Separately file th	e records of any intere	ests.11 U.S.C. § 521(c):	

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De	ebtor 1	Halima W Omar		Document	Case number (if known)			
25.	Trusts	, equitable or future i	nterests in prope	rty (other than anythin	g listed in line 1), and rights or powers exer	rcisable for your benefit		
		Give specific informat	ion about them					
26.	26. Patents, copyrights, trademarks, trade secrets, and other intellectual property  Examples: Internet domain names, websites, proceeds from royalties and licensing agreements							
	■ No □ Yes.	Give specific informat	ion about them					
27.	<ul> <li>27. Licenses, franchises, and other general intangibles         Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses         No     </li> </ul>							
	_	Give specific informat	ion about them					
M	oney or	property owed to you	1?			Current value of the portion you own? Do not deduct secured claims or exemptions.		
28.		unds owed to you						
	■ No □ Yes.	Give specific informati	on about them, inc	sluding whether you alrea	ady filed the returns and the tax years			
29.	Examp ■ No	·	, ,	usal support, child suppo	ort, maintenance, divorce settlement, property	settlement		
	⊔ Yes.	Give specific informati	on					
30.	Exam <sub>l</sub>				efits, sick pay, vacation pay, workers' compen	sation, Social Security		
	■ No □ Yes.	Give specific informat	ion					
31.		ts in insurance policibles: Health, disability,		nealth savings account (l	HSA); credit, homeowner's, or renter's insuran	ce		
	■ No	Name the incurance of	ompany of each no	olicy and list its value				
	□ Yes.	Name the insurance of	Company or each po	olicy and list its value.	Beneficiary:	Surrender or refund value:		
32.	If you			someone who has die t proceeds from a life in:	d surance policy, or are currently entitled to rece	ive property because		
	☐ Yes.	Give specific informat	ion					
33.	33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue							
	☐ Yes.	Describe each claim						
34.	■ No			every nature, including	g counterclaims of the debtor and rights to	set off claims		
	⊔ Yes.	Describe each claim						
35.	Any fir	ancial assets you did	d not already list					
	☐ Yes.	Give specific informat	ion					

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ebioi i Hailma vv Omar		Case number (if known)	
6. Add the dollar value of all of your entries from Part 4, include for Part 4. Write that number here			\$0.00
art 5: Describe Any Business-Related Property You Own or Have an In	terest In. List any real esta	te in Part 1.	
. Do you own or have any legal or equitable interest in any business-rel	lated property?		
No. Go to Part 6.			
☐ Yes. Go to line 38.			
art 6: Describe Any Farm- and Commercial Fishing-Related Property Y If you own or have an interest in farmland, list it in Part 1.	ou Own or Have an Interes	t In.	
Do you own or have any legal or equitable interest in any fari	m- or commercial fishin	g-related property?	
No. Go to Part 7.			
☐ Yes. Go to line 47.			
Describe All Property You Own or Have an Interest in That Y	You Did Not List Above		
<ul> <li>Do you have other property of any kind you did not already li         Examples: Season tickets, country club membership     </li> <li>No</li> </ul>	st?		
☐ Yes. Give specific information			
4. Add the dollar value of all of your entries from Part 7. Write	that number here		\$0.00
art 8: List the Totals of Each Part of this Form			
5. Part 1: Total real estate, line 2			\$0.00
6. Part 2: Total vehicles, line 5	\$24,800.00		·
7. Part 3: Total personal and household items, line 15	\$1,175.00		
8. Part 4: Total financial assets, line 36	\$0.00		
9. Part 5: Total business-related property, line 45	\$0.00		
0. Part 6: Total farm- and fishing-related property, line 52	\$0.00		
1. Part 7: Total other property not listed, line 54	+ \$0.00		
2. <b>Total personal property.</b> Add lines 56 through 61	\$25,975.00	Copy personal property t	otal \$25,975.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$25,975.00

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			III FAUE 13 UL 7 U	
Fill in this infor	mation to identify your	case:		
Debtor 1	Halima W Omar			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption	
	Copy the value from Schedule A/B	Chec	ck only one box for each exemption.		
2013 Honda Accord Son drives and makes payments	\$9,800.00		\$2,400.00	735 ILCS 5/12-1001(c)	
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
2013 Honda Accord Son drives and makes payments	\$9,800.00		\$541.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
2014 Honda CRV Line from <i>Schedule A/B</i> : 3.2	\$15,000.00		\$2,734.00	735 ILCS 5/12-1001(b)	
Ellie Holli Genedale A.B. G.Z			100% of fair market value, up to any applicable statutory limit		
Miscellaneous used household goods	\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
Line nom <i>Schedule A/D</i> . 0.1			100% of fair market value, up to any applicable statutory limit		
Laptop Line from Schedule A/B: 7.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)	
Ellic Holli Golleddie AVD. 1.1			100% of fair market value, up to any applicable statutory limit		

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DCDIO	i i i i i i i i i i i i i i i i i i i		Odde Hamber (II Known)	
	rief description of the property and line on chedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	ersonal Used Clothing ne from <i>Schedule A/B</i> : 11.1	\$450.00	\$450.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
	liscellaneous costume jewelry ne from <i>Schedule A/B</i> : 12.1	\$25.00	\$25.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	re you claiming a homestead exemption Subject to adjustment on 4/01/19 and every No Yes. Did you acquire the property cover No Yes	3 years after that for ca		,

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Fill in this information	n to identify you		1 11111. 17	01.70		
	lalima W Omar	Middle Name	Last Name			
Debtor 2	rst Name	Middle Name	Last Name			
United States Bankrup	otcy Court for the	: NORTHERN DISTRICT OF ILI	LINOIS			
Case number						if this is an ded filing
Official Form 10	06D					
		Who Have Claims	Secure	d by Property	У	12/15
		If two married people are filing togeth out, number the entries, and attach it				
. Do any creditors have	claims secured by	y your property?				
□ No. Check this	box and submit t	his form to the court with your other	r schedules. Y	ou have nothing else to	report on this form.	
Yes. Fill in all of	of the information	below.				
Part 1: List All Sec	cured Claims					
for each claim. If more the	nan one creditor has	more than one secured claim, list the cre s a particular claim, list the other creditor ical order according to the creditor's nam	s in Part 2. As	Amount of claim Do not deduct the value of collateral.	Column B  Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 American Hone	da Finan	Describe the property that secures	the claim:	\$6,859.00	\$9,800.00	\$0.00
Creditor's Name		2013 Honda Accord Son drives and makes payme	ents			
Po Box 168088 Irving, TX 750		As of the date you file, the claim is: apply.	Check all that			
Number, Street, City,		☐ Contingent☐ Unliquidated☐				
Who owes the debt?	Check one.	☐ Disputed  Nature of lien. Check all that apply.				
■ Debtor 1 only ■ Debtor 2 only		☐ An agreement you made (such as car loan)	mortgage or sec	cured		
Debtor 1 and Debtor 2  At least one of the de	•	☐ Statutory lien (such as tax lien, me☐ Judgment lien from a lawsuit	echanic's lien)			
Check if this claim r		Other (including a right to offset)	PMSI			
	Opened 05/13 Last Active					
Date debt was incurred	3/16/17	Last 4 digits of account num	ber 6766			

Add the dollar value of your entries in Column A on this page. Write that number here: \$6,859.00 If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: \$6,859.00

## Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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Fill in this in	nformation to identify your	case:			
Debtor 1	Halima W Omar				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	) First Name	Middle Name	Last Name		
United State	s Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS		
Case numbe	er				
(if known)					☐ Check if this is an
					amended filing
Official F	orm 106E/F				
		ho Have Unsecured	Claims		12/15
				Part 2 for creditors with NONPRIORIT	
Schedule G: E Schedule D: C eft. Attach the	Executory Contracts and Unexp Creditors Who Have Claims Sec	ired Leases (Official Form 106G). I ured by Property. If more space is	o not include needed, copy	contracts on Schedule A/B: Property ( any creditors with partially secured of the Part you need, fill it out, number t do not file that Part. On the top of any	laims that are listed in he entries in the boxes on the
Part 1: Li	ist All of Your PRIORITY Un	secured Claims			
	reditors have priority unsecure	d claims against you?			
No. G	o to Part 2.				
☐ Yes.					
Part 2:	ist All of Your NONPRIORIT	Y Unsecured Claims			
3. Do any c	reditors have nonpriority unsec	cured claims against you?			
☐ No. Yo	ou have nothing to report in this p	art. Submit this form to the court with	your other sche	edules.	
Yes.					
unsecure	d claim, list the creditor separately	y for each claim. For each claim listed	I, identify what t	b holds each claim. If a creditor has mo type of claim it is. Do not list claims alrea three nonpriority unsecured claims fill o	ady included in Part 1. If more
					Total claim
4.1 Acti	on Card/atlanticus	Last 4 digits of acc	ount number	2528	\$0.00
Nonp	oriority Creditor's Name			0 10/07/00 1 1 1 1	
Pob	105555	When was the debt	incurred?	Opened 9/27/02 Last Active 1/10/11	
	inta, GA 30348		· iiiouii ou i	1/10/11	
	ber Street City State Zlp Code	As of the date you	file, the claim i	is: Check all that apply	
_	incurred the debt? Check one.	_			
	Debtor 1 only	☐ Contingent			
_	ebtor 2 only	Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed	NTV	Later.	
	at least one of the debtors and and		(IIY unsecured	i claim:	
☐ C debt	check if this claim is for a comr	nunity	a out of	wrotion agreement or diverse that	J mak
	e claim subject to offset?	☐ Obligations arising report as priority clait		ration agreement or divorce that you did	J NOT
■ N	•			g plans, and other similar debts	
ΠY		Other. Specify	Credit Card		
		Utner. Specify	Ziodii Odid		

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Debtor 1 Halima W Omar Case number (if know) 4.2 \$0.00 Actioncard Last 4 digits of account number 7598 Nonpriority Creditor's Name Opened 9/27/02 Last Active Pob 105555 When was the debt incurred? 11/06/09 Atlanta, GA 30348 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.3 Affirm Inc 0PEJ Last 4 digits of account number \$1,442.00 Nonpriority Creditor's Name Opened 11/16 Last Active 633 Folsom St Fl 7 When was the debt incurred? 2/02/17 San Francisco, CA 94107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Unsecured 4.4 Affirm Inc Last 4 digits of account number XEJ5 \$523.00 Nonpriority Creditor's Name Opened 12/16 Last Active 633 Folsom St Fl 7 When was the debt incurred? 2/02/17 San Francisco, CA 94107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Unsecured ☐ Yes

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Case number (if know) Debtor 1 Halima W Omar 4.5 \$463.00 Affirm Inc Last 4 digits of account number XQ29 Nonpriority Creditor's Name Opened 12/16 Last Active 633 Folsom St Fl 7 When was the debt incurred? 2/15/17 San Francisco, CA 94107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Unsecured Other. Specify 4.6 Affirm Inc **MSIR** Last 4 digits of account number \$327.00 Nonpriority Creditor's Name Opened 11/16 Last Active 633 Folsom St Fl 7 When was the debt incurred? 2/02/17 San Francisco, CA 94107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Unsecured 4.7 Affirm Inc Last 4 digits of account number \$308.00 LX32 Nonpriority Creditor's Name Opened 11/16 Last Active 633 Folsom St Fl 7 3/01/17 When was the debt incurred? San Francisco, CA 94107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Unsecured ☐ Yes

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Debtor 1 Halima W Omar Case number (if know) 4.8 \$300.00 Affirm Inc Last 4 digits of account number IJ7X Nonpriority Creditor's Name Opened 11/16 Last Active 633 Folsom St Fl 7 When was the debt incurred? 2/02/17 San Francisco, CA 94107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Unsecured Other. Specify 4.9 Affirm Inc 06VC Last 4 digits of account number \$233.00 Nonpriority Creditor's Name Opened 11/16 Last Active 633 Folsom St Fl 7 When was the debt incurred? 2/02/17 San Francisco, CA 94107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Unsecured 4.1 8M13 \$211.00 Affirm Inc Last 4 digits of account number Nonpriority Creditor's Name Opened 11/16 Last Active 633 Folsom St Fl 7 When was the debt incurred? 2/02/17 San Francisco, CA 94107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Unsecured

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Case number (if know) Debtor 1 Halima W Omar 4.1 Affirm Inc 1QM1 \$209.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/16 Last Active 633 Folsom St Fl 7 When was the debt incurred? 3/01/17 San Francisco, CA 94107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Unsecured Other. Specify Affirm Inc KSJJ \$207.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/16 Last Active 633 Folsom St Fl 7 When was the debt incurred? 2/02/17 San Francisco, CA 94107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Unsecured 4.1 Affirm Inc ZVI3 \$180.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 12/16 Last Active 633 Folsom St Fl 7 When was the debt incurred? 2/15/17 San Francisco, CA 94107 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Unsecured ☐ Yes

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Case number (if know)

Debtor	1 Halima W Omar	——————————————————————————————————————	Case number (if know)				
4.1	Affirm Inc Nonpriority Creditor's Name	Last 4 digits of account number	RDK4	\$171.00			
	633 Folsom St Fl 7 San Francisco, CA 94107	When was the debt incurred?	Opened 11/16 Last Active 2/15/17				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply				
	Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	■ Other. Specify Unsecured					
4.1	Affirm Inc Nonpriority Creditor's Name	Last 4 digits of account number	JBR8	\$169.00			
	633 Folsom St Fl 7 San Francisco, CA 94107	When was the debt incurred?	Opened 11/16 Last Active 2/15/17				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim					
	■ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured					
	$\square$ Check if this claim is for a community	Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims					
	No	Debts to pension or profit-sharing					
	Yes	Other. Specify Unsecured					
4.1 6	Affirm Inc Nonpriority Creditor's Name	Last 4 digits of account number	UJ1C	\$133.00			
	633 Folsom St Fl 7 San Francisco, CA 94107	When was the debt incurred?	Opened 11/16 Last Active 2/15/17				
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim					
	■ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured					
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims					
	No	Debts to pension or profit-sharing plans, and other similar debts					
	☐ Yes	Other. Specify Unsecured					

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Case number (if know)

Debtor	1 Halima W Omar		Case number (if know)			
4.1 7	Affirm Inc Nonpriority Creditor's Name	Last 4 digits of account number	R4UI	\$116.00		
	633 Folsom St Fl 7 San Francisco, CA 94107	When was the debt incurred?	Opened 12/16 Last Active 2/15/17			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:			
	At least one of the debtors and another	Student loans	a diami.			
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	<u> </u>	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify Unsecured				
4.1	Affirm Inc Nonpriority Creditor's Name	Last 4 digits of account number	6UA9	\$107.00		
	633 Folsom St Fl 7 San Francisco, CA 94107	When was the debt incurred?	Opened 11/16 Last Active 2/15/17			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim				
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured				
	$\square$ Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims				
	No	Debts to pension or profit-sharing				
	Yes	Other. Specify Unsecured				
4.1 9	Affirm Inc Nonpriority Creditor's Name	Last 4 digits of account number	JI5D	\$90.00		
	633 Folsom St Fl 7 San Francisco, CA 94107	When was the debt incurred?	Opened 12/16 Last Active 2/02/17			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim				
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured				
	☐ Check if this claim is for a community debt	<ul><li>☐ Student loans</li><li>☐ Obligations arising out of a sepa</li></ul>				
	Is the claim subject to offset?	report as priority claims				
	No	Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	Other. Specify Unsecured				

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Case number (if know)

Debtor	1 Halima W Omar	——————————————————————————————————————	Case number (if know)	
4.2	Affirma I.a.		TUDE	<b>#07.00</b>
0	Affirm Inc  Nonpriority Creditor's Name	Last 4 digits of account number	THPF	\$87.00
	• •		Opened 12/16 Last Active	
	633 Folsom St Fl 7 San Francisco, CA 94107	When was the debt incurred?	3/01/17	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other Specify Unsecured		
4.2 1	Affirm Inc	Last 4 digits of account number	5LH6	\$82.00
	Nonpriority Creditor's Name		Opened 12/16 Leet Active	
	633 Folsom St Fl 7 San Francisco, CA 94107	When was the debt incurred?	Opened 12/16 Last Active 3/01/17	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	■ Other. Specify Unsecured		
4.2				
2	Affirm Inc	Last 4 digits of account number	ULVBIYXG	\$80.00
	Nonpriority Creditor's Name		Opened 12/16 Last Active	
	633 Folsom St Fl 7	When was the debt incurred?	3/01/17	
	San Francisco, CA 94107  Number Street City State Zlp Code	As of the date you file, the claim	in Charle all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim i	<b>s.</b> Спеск ан that арріу	
	Debtor 1 only	☐ Contingent		
	_			
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	■ Other. Specify Unsecured		
		· · · · · · · · · · · · · · · · · · ·		

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Case number (if know)

Debtor	1 Halima W Omar		Case number (if know)		
4.2	Affirm Inc Nonpriority Creditor's Name	Last 4 digits of account number	PUUI	\$0.00	
	633 Folsom St Fl 7 San Francisco, CA 94107	When was the debt incurred?	Opened 12/16 Last Active 12/30/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not		
	No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Unsecured			
4.2	Affirm Inc Nonpriority Creditor's Name	Last 4 digits of account number	4XQ4	\$0.00	
	633 Folsom St Fl 7 San Francisco, CA 94107	When was the debt incurred?	Opened 11/16 Last Active 12/15/16		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i			
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured			
	Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims			
	No	Debts to pension or profit-sharin			
	Yes	Other. Specify Unsecured			
4.2 5	Affirm Inc Nonpriority Creditor's Name	Last 4 digits of account number	KWMB	\$0.00	
	633 Folsom St Fl 7 San Francisco, CA 94107	When was the debt incurred?	Opened 11/16 Last Active 12/15/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i			
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	$\square$ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims			
	No	Debts to pension or profit-sharing plans, and other similar debts			
	Yes	Other. Specify Unsecured			

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Case number (if know)

Debtor	1 Halima W Omar		Case number (if know)			
4.2	Affirm In a		VEDM	<b>\$0.00</b>		
6	Affirm Inc  Nonpriority Creditor's Name	Last 4 digits of account number	V5BW	\$0.00		
	. ,		Opened 11/16 Last Active			
	633 Folsom St Fl 7 San Francisco, CA 94107	When was the debt incurred?	2/15/17			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply			
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	No	Debts to pension or profit-sharin	g plans, and other similar debts			
			g plans, and other similar debts			
	Yes	Other. Specify Unsecured				
4.2			4004	40.00		
7	American Honda Finan  Nonpriority Creditor's Name	Last 4 digits of account number	4081	\$0.00		
	,		Opened 09/14 Last Active			
	Po Box 168088	When was the debt incurred?	3/10/15			
	Irving, TX 75016  Number Street City State Zlp Code	As of the date you file, the claim	St. Charle all that apply			
	Who incurred the debt? Check one.	As of the date you file, the claim	<b>s.</b> Спеск ан тласарру			
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
		<u> </u>				
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured				
	At least one of the debtors and another	Student loans				
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa				
	Is the claim subject to offset?	report as priority claims	nation agreement of divorce that you did not			
	■ No	Debts to pension or profit-sharing				
	Yes	■ Other. Specify Automobile				
4.2 8	American Honda Finan	Last 4 digits of account number	2539	\$0.00		
	Nonpriority Creditor's Name		Opened 07/10 Last Active			
	Po Box 168088	When was the debt incurred?	10/07/11			
	Irving, TX 75016	_				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	_				
	Debtor 1 only	Contingent				
	Debtor 2 only	Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	No	<u></u>				
		Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Automobile				

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Case number (if know)

DCDIO	Tialilla W Olliai		Odde Humber (II know)	
4.2 9	Amex	Last 4 digits of account number	4863	\$572.00
	Nonpriority Creditor's Name Correspondence Po Box 981540	When was the debt incurred?	Opened 06/16 Last Active 4/06/17	
	El Paso, TX 79998  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card		
4.3	Amex	Last 4 digits of account number	7303	\$0.00
	Nonpriority Creditor's Name Correspondence Po Box 981540	When was the debt incurred?	Opened 05/04 Last Active 12/14	
	EI Paso, TX 79998  Number Street City State ZIp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card		
4.3	Bank Of America Nonpriority Creditor's Name	Last 4 digits of account number	8482	\$7,954.00
	Nc4-105-03-14		Opened 10/06 Last Active	
	Po Box 26012 Greensboro, NC 27410	When was the debt incurred?	4/24/17	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	☐ Yes	■ Other, Specify Credit Card		

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Case Dumber (if know)

ebio	Halima W Omar		Case number (if know)	
3	Bank Of America	Last 4 digits of account number	5235	\$0.00
	Nonpriority Creditor's Name Nc4-105-03-14 Po Box 26012	When was the debt incurred?	Opened 12/06 Last Active 7/01/08	
	Greensboro, NC 27410  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Credit Card		
3	Cap1/bstby	Last 4 digits of account number	9158	\$0.00
	Nonpriority Creditor's Name		Opened 07/10 Last Active	
		When was the debt incurred?	3/25/17	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d alaim.	
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	_	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	Yes	Other. Specify Charge Acc		
	O-mital On-		2020	ФО 040 00
	Capital One  Nonpriority Creditor's Name	Last 4 digits of account number	3826	\$3,049.00
	Attn: General Correspondence/Bankruptcy Po Box 30285	When was the debt incurred?	Opened 05/07 Last Active 3/28/17	
	Salt Lake City, UT 84130  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	☐ Yes	Other Specify Credit Card		
	<del></del>			

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DCDIC	Tialilla W Olliai		Case Harriber (II know)					
4.3 5	Capital One	Last 4 digits of account number	4708	\$0.00				
	Nonpriority Creditor's Name Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zlp Code	When was the debt incurred?  As of the date you file, the claim	Opened 07/05 Last Active 9/21/05					
	Who incurred the debt? Check one.	•						
	Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured						
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharing						
	■ No □ Yes	Other. Specify Credit Card	g pians, and other similar debts					
4.3 6	Capital One/Best Buy  Nonpriority Creditor's Name	Last 4 digits of account number	4210	\$0.00				
	Attn: Correspondence Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 07/05 Last Active 10/22/06					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim						
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	Type of NONPRIORITY unsecured claim:					
	Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims						
	■ No	☐ Debts to pension or profit-sharing						
	Yes	■ Other. Specify Charge Acc	ount					
4.3	Chase Card Nonpriority Creditor's Name	Last 4 digits of account number	9627	\$6,414.00				
	Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 06/08 Last Active 4/13/17					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply					
	■ Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	Debtor 1 and Debtor 2 only	☐ Disputed						
	At least one of the debtors and another	Type of NONPRIORITY unsecure						
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separate as priority aloins.						
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharing	a plans, and other similar debts					
	■ No □ Yes	Other Specify Credit Card	אַ אַינייטין, מווע טנווטי אווווומו עבטנא					
	L 1eS	Ther Specify Cituil Calu						

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Jebic	Hallma W Omar		Case number (if know)	
.3	Chase Card	Last 4 digits of account number	5426	\$1,238.00
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298 Wilmington, DE 10850	When was the debt incurred?	Opened 01/02 Last Active 4/13/17	
	Wilmington, DE 19850 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Credit Card		
4.3	Chase Card	Last 4 digits of account number	3213	\$352.00
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298	When was the debt incurred?	Opened 02/10 Last Active 4/13/17	
	Wilmington, DE 19850  Number Street City State Zlp Code	As of the date you file, the claim	is: Chock all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	зэ. Спеск ан шасарру	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	Yes	■ Other. Specify Credit Card		
4.4			7004	
0	Chase Card  Nonpriority Creditor's Name	Last 4 digits of account number	7634	\$0.00
	Attn: Correspondence Dept		Opened 10/01 Last Active	
	Po Box 15298	When was the debt incurred?	2/10/10	
	Wilmington, DE 19850  Number Street City State Zlp Code	As of the data way file the claim	in Oharla II shakararah	
	Who incurred the debt? Check one.	As of the date you file, the claim	ъ. Спеск ан тат арргу	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community	Student loans		
	debt	☐ Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Card		

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Case Dumber (if know)

Debt	Halima W Omar		Case number (if know)				
4.4 1	Chase Card	Last 4 digits of account number	7314	\$0.00			
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 10/07 Last Active 12/19/08				
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured					
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Credit Card					
4.4 2	Chase Card  Nonpriority Creditor's Name	Last 4 digits of account number	3113	\$0.00			
	Attn: Correspondence Dept		Opened 07/04 Last Active				
	Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	6/17/08				
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply				
	Debtor 1 only	Пол					
		Contingent					
	Debtor 2 only	☐ Unliquidated					
	<ul><li>□ Debtor 1 and Debtor 2 only</li><li>□ At least one of the debtors and another</li></ul>	☐ Disputed  Type of NONPRIORITY unsecure	d claim:				
		☐ Student loans					
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims					
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	Other. Specify Credit Card					
4.4							
3	Chase Card	Last 4 digits of account number	<u>1703</u>	\$0.00			
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 01/09 Last Active 3/22/16				
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure					
	☐ Check if this claim is for a community	☐ Student loans					
	debt	☐ Obligations arising out of a sepa					
	Is the claim subject to offset?	report as priority claims					
	No	Debts to pension or profit-sharing	g plans, and other similar debts				
	☐ Yes	Other Specify Credit Card					

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Debto	or 1 Halima W Omar		Case number (if know)		
4.4 4	Chase Card	Last 4 digits of account number	4553	\$0.00	
	Nonpriority Creditor's Name Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 01/06 Last Active 7/25/07		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify Credit Card			
4.4 5	Chase Card Services  Nonpriority Creditor's Name	Last 4 digits of account number	5826	\$0.00	
	Correspondence Dept		Opened 04/07 Last Active		
	Po Box 15278	When was the debt incurred?	10/03/08		
	Wilmington, DE 19850  Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply		
	Who incurred the debt? Check one.	•	,		
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	■ Other. Specify Credit Card			
4.4	Citibank / Sears	Last 4 digits of account number	7573	\$55.00	
	Nonpriority Creditor's Name Citicorp Credit Services/Attn: Centraliz Po Box 790040 Saint Louis, MO 63179	When was the debt incurred?	Opened 06/02 Last Active 4/04/17		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	_	Пол			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured			
	☐ At least one of the deptors and another ☐ Check if this claim is for a community	☐ Student loans			
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	■ Other, Specify Credit Card			

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Case number (if know)

Debto	or 1 Halima W Omar		Case number (if know)			
4.4 7	Citibank/Sears	Last 4 digits of account number	3439	\$0.00		
	Nonpriority Creditor's Name Citicorp Credit Srvs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179	When was the debt incurred?	Opened 05/02 Last Active 4/10/03			
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only					
	$\square$ At least one of the debtors and another	<u> </u>				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing				
	Yes	■ Other. Specify Charge Acc	ount			
4.4	Citibank/Sears Nonpriority Creditor's Name	Last 4 digits of account number	8981	\$0.00		
	Citicorp Credit Srvs/Centralized Bankrup Po Box 790040	When was the debt incurred?	Opened 12/11/04 Last Active 1/24/15			
	Saint Louis, MO 63179	_				
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i				
	_	Пол				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims				
	■ No	Debts to pension or profit-sharing				
	□Yes	Other. Specify Charge Acc				
4.4	000 1 01		FF70	40.00		
9	Citicards Cbna Nonpriority Creditor's Name	Last 4 digits of account number	5573	\$0.00		
	Citicorp Credit Svc/Centralized Bankrupt Po Box 790040	When was the debt incurred?	Opened 01/09 Last Active 4/04/17			
	Saint Louis, MO 63179  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim				
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	Check if this claim is for a community					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	□ Yes	■ Other. Specify Credit Card				
		- Other opening				

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DCDIC	Tialilla W Olliai		Case Harriber (II kilor		
4.5 0	Citicards Cbna	Last 4 digits of account number	1587		\$0.00
	Nonpriority Creditor's Name Citicorp Credit Svc/Centralized Bankrupt Po Box 790040	When was the debt incurred?	Opened 07/04 L 2/05/07	_ast Active	
	Saint Louis, MO 63179  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	Debts to pension or profit-sharing	g plans, and other simi	lar debts	
	Yes	■ Other. Specify Credit Card			
4.5 1	Citicards Cbna Nonpriority Creditor's Name	Last 4 digits of account number	3679		\$0.00
	Citicorp Credit Svc/Centralized Bankrupt Po Box 790040	When was the debt incurred?	Opened 8/08/07 9/29/08	7 Last Active	
	Saint Louis, MO 63179  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims			
	No	Debts to pension or profit-sharing			
	☐ Yes	■ Other. Specify Credit Card	<b>31</b>		
4.5	Companity Double Louisian Franciscus		2065		¢4.750.00
2	Comenity Bank/Harlem Furniture  Nonpriority Creditor's Name	Last 4 digits of account number	2065		\$4,750.00
	Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 11/30/0 2/16/17	9 Last Active	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure			
	$\square$ Check if this claim is for a community debt	<ul><li>☐ Student loans</li><li>☐ Obligations arising out of a sepa</li></ul>			
	Is the claim subject to offset?	report as priority claims			
	■ No	☐ Debts to pension or profit-sharing		lar debts	
	Yes	Other. Specify Charge Acc			

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Case number (if know) Debtor 1 Halima W Omar 4.5 Comenity Bank/nwyrk&co 7144 \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 02/08 Last Active 220 W Schrock Rd When was the debt incurred? 6/07/08 Westerville, OH 43081 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.5 Discover Financial 1998 \$2,014.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 03/10 Last Active Po Box 3025 When was the debt incurred? 4/16/17 New Albany, OH 43054 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.5 Discover Financial 9640 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 12/05 Last Active Po Box 3025 When was the debt incurred? 6/17/08 New Albany, OH 43054 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

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Case Dumber (if know)

Debit	Halima W Omar		Case number (if know)	
4.5	Glenview State Bank	Last 4 digits of account number	1054	\$0.00
	Nonpriority Creditor's Name	_		
	800 Waukegan Road Glenview, IL 60025	When was the debt incurred?	Opened 09/11 Last Active 8/15/14	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Automobile		
4.5	Hsbc Bank Usa, Na	Last 4 digits of account number	6858	\$0.00
	Nonpriority Creditor's Name	_		
	Po Box 2013 Buffalo, NY 14240	When was the debt incurred?	Opened 6/08/07 Last Active 2/12/08	
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card		
4.5	Pay Pal Credit Services	Last 4 digits of account number		\$3,000.00
<u> </u>	Nonpriority Creditor's Name PO BOX 960080	When was the debt incurred?		<b>*</b> 0,000
	Orlando, FL 32896	When was the dept incurred:		
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit		

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Halima W Omar		Case number (if know)	
Peoples Bk Credit Card Services	Last 4 digits of account number	9038	\$0.00
Nonpriority Creditor's Name Attn: Bankruptcy Po Box 7092 Bridgeport, CT 06601	When was the debt incurred?	Opened 6/23/04 Last Active 3/01/10	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans		
Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other. Specify Credit Card		
Syncb/3 Day Blinds	Last 4 digits of account number	7780	\$0.00
Nonpriority Creditor's Name Synchrony Bank	_	Opened 11/21/12 Last Active	
Po Box 965064 Orlando, FL 32896	When was the debt incurred?	5/05/13	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans		
Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other. Specify Charge Acc	ount	
Synchrony Bank/Gap	Last 4 digits of account number	7079	\$655.00
Nonpriority Creditor's Name			******
Attn: Bankruptcy Po Box 956060	When was the debt incurred?	Opened 03/17 Last Active 4/25/17	
Orlando, FL 32896  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	O continuous		
Debtor 1 only  Debtor 2 only	☐ Contingent☐ Unliquidated		
Debtor 2 only  Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt		ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	☐ Debts to pension or profit-sharing		
☐ Yes	Other Specify Credit Card		

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DCDIO	I Idililia W Olliai		Odde Hamber (II know)	
4.6	Synchrony Bank/Sams	Last 4 digits of account number	4446	\$0.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 965060	When was the debt incurred?	Opened 4/20/12 Last Active 10/25/13	
	Orlando, FL 32896 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Disputed  Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Charge Acc	•	
4.6	US BANK  Nonpriority Creditor's Name PO BOX 790408 Saint Louis, MO 63179  Number Street City State ZIp Code Who incurred the debt? Check one.	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim	is: Check all that apply	\$14,000.00
	■ Debtor 1 only  □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No □ Yes	□ Debts to pension or profit-sharin ■ Other. Specify Credit	g pians, and other similar debts	
4.6	US Bank/Rms CC Nonpriority Creditor's Name	Last 4 digits of account number	3582	\$17,494.00
	Card Member Services Po Box 108 St Louis, MO 63166 Number Street City State Zlp Code	When was the debt incurred?  As of the date you file, the claim	Opened 10/02 Last Active 3/22/17 is: Check all that apply	
	Who incurred the debt? Check one.  ■ Debtor 1 only  □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Credit Card	•	

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Debtor 1	Halima W	Omar		Cas	se number (if kr	now)	
4.6 5	JS Bank/Rn	ns CC	Last 4 digits of account num	nher 81	83		\$2,082.00
N	lonpriority Cred	ditor's Name	Last 4 digits of assessmental		pened 06/14	Last Active	Ψ=,00=:00
F	o Box 108		When was the debt incurred		22/17		_
	St Louis, MC	O 63166 City State Zlp Code	As of the date you file, the c	laim is: Ch	heck all that app	lv	
		the debt? Check one.	7.0 01 mo auto you mo, mo o		nook an that app	.,	
	Debtor 1 onl	ly	☐ Contingent				
	Debtor 2 onl	y	☐ Unliquidated				
	Debtor 1 and	d Debtor 2 only	□ Disputed				
	At least one	of the debtors and another	Type of NONPRIORITY unse	cured clai	im:		
	Check if thi	s claim is for a community	☐ Student loans				
	ebt	bject to offset?	Obligations arising out of a	separation	n agreement or	divorce that you did not	
		bject to onset?	report as priority claims  Debts to pension or profit-s	sharing pla	une and other cir	milar dobts	
	■ No				iris, ariu otrier sii	fillal debts	
	☐ Yes		Other. Specify Credit C	zaro			_
4.6 6	/isa Dept St	tore National Bank/Macy's	Last 4 digits of account num	nber 32	211		\$889.00
	Ionpriority Cred				2020d 00/0E	Loot Active	
	uttn: Bankru Po Box 8053		When was the debt incurred		pened 08/05 02/17	Lasi Active	
N	lason, OH	45040			<u></u>		_
		City State Zlp Code	As of the date you file, the c	laim is: Ch	heck all that app	ly	
		the debt? Check one.					
_	Debtor 1 onl	•	Contingent				
	Debtor 2 onl	•	☐ Unliquidated				
_	_	d Debtor 2 only	☐ Disputed  Type of NONPRIORITY unse	cured clai	im·		
		of the debtors and another s claim is for a community	☐ Student loans				
	ebt	s ciaini is ioi a community	☐ Obligations arising out of a	separation	n agreement or	divorce that you did not	
ls	the claim su	bject to offset?	report as priority claims		Ü	,	
	No		Debts to pension or profit-s	sharing pla	ins, and other sir	milar debts	
	☐ Yes		Other. Specify Charge	Account	t		_
Part 3:	List Others	s to Be Notified About a Debt	That You Already Listed				
is trying have mo	to collect fro ore than one c for any debts	you have others to be notified abo m you for a debt you owe to some creditor for any of the debts that you in Parts 1 or 2, do not fill out or so mounts for Each Type of Unse	one else, list the original credi ou listed in Parts 1 or 2, list the ubmit this page.	tor in Part	ts 1 or 2, then li	st the collection agend	y here. Similarly, if you
		certain types of unsecured claims		ical report	ting purposes o	only. 28 U.S.C. §159. Ad	ld the amounts for each
type of u	unsecured cla	im.					
	0-	Democitie comment ablimations		0-		Total Claim	
To	6a. <b>tal</b>	Domestic support obligations		6a	ı. \$	0.00	<u>)                                    </u>
clair from Par	ns	Taxes and certain other debts yo	ou owe the government	6h	Φ.	0.00	
IIOIII Fai	<b>t 1</b> 6b. 6c.	Claims for death or personal inju	<u> </u>	6b 6c	·	0.00	
	6d.	Other. Add all other priority unsecu	-		· —	0.00	_
	6e.	Total Priority. Add lines 6a throug	h 6d.	6e	÷. \$	0.00	<u>)                                    </u>
	6f.	Student loans		6f.	<b>.</b> \$	Total Claim 0.00	)
То	tal			3	Ψ	0.00	
clair from Par		Obligations arising out of a sepa	ration agreement or divorce th	n <b>at</b> 6g	j. \$	0.00	)

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Debtor 1 Halima W Omar

6h.	you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 69,956.00
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 69,956.00

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		1700.111110.		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Halima W Omar			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the or, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
	•				

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Fill in this	information to identify your	case:			
Debtor 1	Halima W Omar				
DODIOI 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing	ng) First Name	Middle Name	Last Name		
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	hor				
(if known)					Check if this is an
				_	amended filing
Officia	l Form 106H				
Sched	lule H: Your Cod	ebtors			12/15
our name	nd number the entries in the e and case number (if known) you have any codebtors? (if	. Answer every question		o this page. On the top of any Ac	aditional Pages, Write
■ N.					
■ No □ Yes					
□ res	5				
	hin the last 8 years, have you a, California, Idaho, Louisiana			ry? (Community property states and ington, and Wisconsin.)	d territories include
■ No	Go to line 3.				
	s. Did your spouse, former spo	use, or legal equivalent live	with you at the time?		
00	s. Dia your opouco, formor opor	ioo, or logar oquivalone live	mar you at are ano anno.		
in line Form	e 2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	if your spouse is filing with you sure you have listed the creditor IGG). Use Schedule D, Schedule	on Schedule D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and Z	P Code		Column 2: The creditor to will Check all schedules that appl	•
3.1				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	North an Olmani				
	Number Street City	State	ZIP Code		
	•				
				Пол	
3.2	Name			Schedule D, line	
				☐ Schedule E/F, line	
=				Schedule G, line	
	Number Street	State	ZIP Code		

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Fill	in this information to identify your	case:						
Del	otor 1 Halima W	Omar			_			
	otor 2 puse, if filing)				_			
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS								
	se number nown)		-			Check if this is	ed filing	
							ent showing postpeti as of the following d	
0	fficial Form 106I					MM / DD/ Y	/YYY	
S	chedule I: Your Inc	come						12/15
atta	use. If you are separated and you have a separate sheet to this form  t 1: Describe Employment  Fill in your employment	n. On the top of any additi						
١.	information.		Debtor 1			Debtor 2	2 or non-filing spoເ	se
	If you have more than one job, attach a separate page with information about additional	Employment status	<ul><li>☐ Employed</li><li>■ Not employed</li></ul>			☐ Empl ☐ Not e	oyed mployed	
	employers.	Occupation						
	Include part-time, seasonal, or self-employed work.	Employer's name						
	Occupation may include studen or homemaker, if it applies.	t Employer's address						
		How long employed t	here?					
Par	t 2: Give Details About M	onthly Income						
	mate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to	report for a	any	ine, write \$0 in the	space. Include your	non-filing
•	u or your non-filing spouse have e space, attach a separate sheet		ombine the information	on for all e	mpl	oyers for that perso	on on the lines below	. If you need
						For Debtor 1	For Debtor 2 or non-filing spous	se _
2.	List monthly gross wages, sa deductions). If not paid monthly			2.	\$	0.00	\$N	/A
3.	Estimate and list monthly over	ertime pay.		3.	+\$	0.00	+\$N	<u>/A</u>
4.	Calculate gross Income. Add	line 2 + line 3.		4.	\$	0.00	\$N/A	_

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Deb	tor 1	Halima W Omar		_	Case	number (if known)			
					For	r Debtor 1		ebtor 2 or	
	Con	y line 4 here		4.	\$	0.00	\$	iling spouse N/A	
	Cop	y IIIIe 4 Here		4.	Ψ_	0.00	Ψ	IN/A	
5.	List	all payroll deduct	ions:						
	5a.	Tax, Medicare, a	and Social Security deductions	5a.	\$	0.00	\$	N/A	
	5b.	Mandatory cont	ributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contr	ibutions for retirement plans	5c.	\$	0.00	\$	N/A	
	5d.		ments of retirement fund loans	5d.	\$_	0.00	\$	N/A	
	5e.	Insurance		5e.	\$_	0.00	\$	N/A	
	5f.	Domestic suppo	ort obligations	5f.	\$_ \$	0.00	\$	N/A	
	5g. 5h.	Union dues Other deduction	s Specify:	5g. 5h.⊣	· · · ·	0.00	\$ + \$	N/A N/A	
6					\$ \$		· <del></del>		
6.			ctions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		0.00	\$	N/A	
7.	Calc	ulate total month	ly take-home pay. Subtract line 6 from line 4.	7.	\$ _	0.00	\$	N/A	
8.	List 8a.	Net income from profession, or fa Attach a stateme	regularly received: In rental property and from operating a business, It is a business, It is a business, It is a business showing gross It is a business expenses, and the total						
		monthly net inco		8a.	\$	0.00	\$	N/A	
	8b.	Interest and div		8b.	\$	0.00	\$	N/A	
	8c.	regularly receive	payments that you, a non-filing spouse, or a dependen e spousal support, child support, maintenance, divorce	t	_				
			property settlement.	8c.	\$	0.00	\$	N/A	
	8d.	Unemployment		8d.	\$	0.00	\$	N/A	
	8e.	<b>Social Security</b>		8e.	\$	0.00	\$	N/A	
	8f.	Include cash ass that you receive, Nutrition Assistar	ent assistance that you regularly receive istance and the value (if known) of any non-cash assistanc such as food stamps (benefits under the Supplemental nce Program) or housing subsidies.	e 8f.	\$	712.00	\$	N/A	
	8g.	Pension or retire	•	— 8g.	\$	0.00	\$	N/A	
	8h.	Other monthly is	ncome. Specify:	8h.+	- \$	0.00	+ \$	N/A	
9.	Add	all other income.	Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	712.00	\$	N/A	
10.	Calc	ulate monthly inc	ome. Add line 7 + line 9.	10. \$		712.00 + \$		N/A = \$	712.00
		•	0 for Debtor 1 and Debtor 2 or non-filing spouse.	'		- 12.00			7 12.00
11.	State Inclu	e all other regular ide contributions fro r friends or relative not include any amo	contributions to the expenses that you list in Scheduler on an unmarried partner, members of your household, you	r depen		•		hedule J. 11. +\$	0.00
12.		e that amount on th	e last column of line 10 to the amount in line 11. The re se Summary of Schedules and Statistical Summary of Certa					12. \$	712.00
								Combine	
13.	Dov	ou expect an incr	ease or decrease within the year after you file this forn	1?				monthly i	ncome
٠٠.	y	No.	sass of accidate within the year after you me this form	••					
	_	Yes. Explain:	Debtor lives at home with family who supports her						
	_	•	in the state of th						

Official Form 106I Schedule I: Your Income page 2

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FIII	in this informa	ition to identify yo	our case:						
Deb	tor 1	Halima W On	nar			Che	ck if this is:		
							An amended filing		
	otor 2 ouse, if filing)						A supplement shown 13 expenses as of	ving postpetition chapte the following date:	er
(0)	5 4 5 5 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1								
Unit	ed States Bankı	ruptcy Court for the	: NORTH	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY		
l	e number nown)								
Of	fficial Fo	rm 106J							
Sc	chedule	J: Your	Exper	ises				1	2/15
Be info	as complete a primation. If mater (if know	and accurate as lore space is ne n). Answer eve	s possible. eded, atta ry questio	. If two married people ar ich another sheet to this					
Par 1.	t 1: Descr Is this a joir	ribe Your House	enold						
•••	No. Go to								
	☐ Yes. Doe	es Debtor 2 live	in a separ	ate household?					
	□N	0							
	ΠY	es. Debtor 2 mus	st file Offici	al Form 106J-2, <i>Expenses</i>	for Separate House	hold of Deb	otor 2.		
2.	Do you have	e dependents?	■ No						
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?	
	Do not state	the						□ No	
	dependents	names.						☐ Yes	
								□ No	
					-		_	☐ Yes	
								□ No	
								☐ Yes	
								□ No □ Yes	
3.	Do vour ext	oenses include	_	M-				□ Yes	
٥.	expenses o	f people other t	han $_{f \Box}$	No Yes					
	yourself and	d your depende	nts?	res					
exp	imate your ex		our bankrı	ly Expenses uptcy filing date unless y y is filed. If this is a supp					
•		o poid for with	non ooch	government assistance it	f vou know				
the		h assistance an		cluded it on Schedule I: Y			Your exp	enses	
4.		or home owners		ses for your residence. In or lot.	nclude first mortgage	4. :	\$	0.00	
	If not include	led in line 4:							
	4a. Real e	estate taxes				4a.	\$	0.00	
	4b. Prope	rty, homeowner's	s, or renter	's insurance		4b.	\$	0.00	
	4c. Home	maintenance, re	epair, and ι	upkeep expenses		4c.	\$	0.00	
		owner's associat				4d.		0.00	
5.	Additional r	mortgage payme	ents for vo	our residence, such as hor	me equity loans	5.	\$	0.00	

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Deb	or 1 Halima W Omar	Case num	ber (if known)	
6.	Utilities:			
Ο.	6a. Electricity, heat, natural gas	6a.	\$	0.00
	6b. Water, sewer, garbage collection	6b.	· · · · · · · · · · · · · · · · · · ·	0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	·	0.00
	6d. Other. Specify:	6d.	·	
,	· · · · · · · · · · · · · · · · · · ·		·	0.00
	Food and housekeeping supplies	7.	·	0.00
	Childcare and children's education costs	8.	\$	0.00
١.	Clothing, laundry, and dry cleaning	9.	\$	0.00
0.	Personal care products and services	10.	\$	0.00
1.	Medical and dental expenses	11.	\$	0.00
2.	Transportation. Include gas, maintenance, bus or train fare.	4.0	•	0.00
	Do not include car payments.	12.	·	0.00
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
4.	Charitable contributions and religious donations	14.	\$	0.00
5.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	0.00
	15d. Other insurance. Specify:	15d.	•	0.00
6	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.			0.00
Ο.	Specify:	16.	\$	0.00
7	Installment or lease payments:			0.00
١.	17a. Car payments for Vehicle 1	17a.	2	462.00
	17b. Car payments for Vehicle 2	17b.	·	
			·	0.00
	17c. Other. Specify:	17c.	· ·	0.00
	17d. Other. Specify:	17d.	\$	0.00
8.	Your payments of alimony, maintenance, and support that you did not report as	18.	¢	0.00
_	deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	10.	·	
9.	Other payments you make to support others who do not live with you.		\$	0.00
_	Specify:	19.		
0.	Other real property expenses not included in lines 4 or 5 of this form or on Sched			
	20a. Mortgages on other property	20a.		0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00
1.	Other: Specify:	21.	+\$	0.00
••			T	3.00
2.	Calculate your monthly expenses			
	22a. Add lines 4 through 21.		\$	462.00
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	22c. Add line 22a and 22b. The result is your monthly expenses.		\$	462.00
	225.7.22 o 224 and 225. The result to your monthly expenses.			+02.00
23.	Calculate your monthly net income.			
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	712.00
	23b. Copy your monthly expenses from line 22c above.	23b.	·	462.00
			*	
	23c. Subtract your monthly expenses from your monthly income.			
	The result is your <i>monthly net income</i> .	23c.	\$	250.00
			L	
24.	Do you expect an increase or decrease in your expenses within the year after you	ı file this	form?	
•	For example, do you expect to finish paying for your car loan within the year or do you expect your r			or decrease because of a
	modification to the terms of your mortgage?			
	■ No.			
	Yes. Explain here:			
	103.   Explain note.			

### Case 17-14834 Doc 1 Filed 05/11/17 Entered 05/11/17 16:04:47 Desc Main Document Page 48 of 76

Fill in this info	ormation to identify your	case:			
Debtor 1	Halima W Omar				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
	rm 106Dec ation About a	ın Individual	Debtor's So	hedules	12/15
obtaining mon years, or both.		n connection with a ban			nent, concealing property, or i, or imprisonment for up to 20
Did you p	pay or agree to pay some	one who is NOT an atto	rney to help you fill out b	pankruptcy forms?	
■ No					
☐ Yes.	Name of person				ruptcy Petition Preparer's Notice, and Signature (Official Form 119)
	nalty of perjury, I declare are true and correct.	that I have read the sum	nmary and schedules file	ed with this declaration	n and
<b>X</b> /s/ Ha	alima W Omar		X		
Halim	na W Omar ture of Debtor 1		Signature of	Debtor 2	

Date \_\_\_\_\_

Date May 11, 2017

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Debtor 1 Halima W Omar First Name Middle Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS  Case number (if known)  Difficial Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy  de as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Detties Give Details About Your Marital Status and Where You Lived Before  What is your current marital status?  Married Not married  During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address: Dates Debtor 1 lived there  Debtor 2 Prior Address: Dates Debtor 2 lived there	Fill	in this inforn	nation to identify you	r case:			
Debtor 2   Secure st. Hings)   First Name   Missile Name   Last Name				ouooi			
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS    Case number	Deb	tor r		Middle Name	Last Name		
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS  Case number   Check if this is an armended filling    Official Form 107  Statement of Financial Affairs for Individuals Filling for Bankruptcy  Africation   Check if this is an armended filling    Difficial Form 107  Statement of Financial Affairs for Individuals Filling for Bankruptcy  Africation   Check if this is an armended filling    Difficial Form 107  Statement of Financial Affairs for Individuals Filling for Bankruptcy  Africation   Check if this is an armended filling    Difficial Form 107  Statement of Financial Affairs for Individuals Filling for Bankruptcy  Africation   Check if this is an armended filling    Difficial Form 107  Statement of Financial Affairs for Individuals Filling for Bankruptcy  Africation   Check if this is an armended filling    Africation   Check if this is an armended filling    Africation   Check if this is an armended filling    Description   Check if this is an armended filling    Africation   Check if this is an ar			First Name	Middle Name	Last Name		
Case number   Check if this is an amended filling   Check if this is an amended filling	` '						
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy  4/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct normation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  20/11: Give Details About Your Marital Status and Where You Lived Before  What is your current marital status?  Married  During the last 3 years, have you lived anywhere other than where you live now?  No  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address: Dates Debtor 1 lived there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2  Explain the Sources of Your Income  Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Gross income Check all that apply.  Gross income Check all that apply.  Erom January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips	Unit	ed States Bai	hkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Statement of Financial Affairs for Individuals Filing for Bankruptcy  as a complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case unmber (if known). Answer every question.  Part 1: Give Details About Your Marital Status and Where You Lived Before  What is your current marital status?  Married  Not married  Not married  No yes. List all of the places you lived anywhere other than where you live now?  Debtor 1 Prior Address:  Dates Debtor 1 Debtor 2 Prior Address:  Dates Debtor 2 Prior Address:  Dates Debtor 2 Prior Address:  Dates Debtor 2 Prior Address:  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No  Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Explain the Sources of Your Income  Debtor 1  Survey of the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No  Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Sou						_	
Information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  PORT 1: Give Details About Your Marital Status and Where You Lived Before  What is your current marital status?  Married  No Visa List all of the places you lived anywhere other than where you live now?  Debtor 1 Prior Address: Dates Debtor 1 Ilived there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  PORT 2  Explain the Sources of Your Income  Did you have any income from employment or from operating a businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Debtor 2  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  Wages, commissions, bonuses, tips				Affairs for Indivi	duals Filing for B	ankruptcy	4/16
What is your current marital status?    Married     Not married     Not married     During the last 3 years, have you lived anywhere other than where you live now?    No     Yes. List all of the places you lived in the last 3 years. Do not include where you live now.    Debtor 1 Prior Address:   Dates Debtor 1   Debtor 2 Prior Address:   Dates Debtor 2   lived there     Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property tates and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)    No   Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).    Part 2   Explain the Sources of Your Income     Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.    No   Yes. Fill in the details.	infor num	mation. If m ber (if knowr	ore space is needed, a). Answer every ques	attach a separate sheet to stion.	this form. On the top of an		
Married					Lived Belore		
During the last 3 years, have you lived anywhere other than where you live now?  No Yes. List all of the places you lived in the last 3 years. Do not include where you live now.  Debtor 1 Prior Address: Dates Debtor 1 lived there  Debtor 2 Prior Address: Dates Debtor 2 lived there  Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)  No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Debtor 2 Sources of income Check all that apply.  (before deductions and exclusions)  Wages, commissions, bonuses, tips		_					
No		_	ried				
Yes. List all of the places you lived in the last 3 years. Do not include where you live now.    Debtor 1 Prior Address:   Dates Debtor 1   Debtor 2 Prior Address:   Dates Debtor 2   lived there	2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
lived there		_	t all of the places you I	ived in the last 3 years. Do no	ot include where you live now	I.	
No Ves. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Debtor 2 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  Wages, commissions, bonuses, tips		Debtor 1 Pr	ior Address:		Debtor 2 Prior Ac	Idress:	
□ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).  Part 2 Explain the Sources of Your Income  Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No ■ Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips							
Explain the Sources of Your Income  Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips		_	ke sure vou fill out <i>Sch</i>	nedule H. Vour Codehtors (O	fficial Form 106H)		
Did you have any income from employment or from operating a business during this year or the two previous calendar years?  Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Debtor 2  Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)			ne sale you illi out ooi	icadio 11. Todi Godobiolo (G	modification room.		
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  If you are filling a joint case and you have income that you receive together, list it only once under Debtor 1.  No  No  Pes. Fill in the details.  Debtor 1  Sources of income Check all that apply.  Check all that apply.  From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  Debtor 2  Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  Wages, commissions, bonuses, tips	Part	Explai	n the Sources of You	r Income			
Yes. Fill in the details.  Debtor 1 Sources of income Check all that apply.  From January 1 of current year until the date you filed for bankruptcy:  Debtor 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  \$0.00 Wages, commissions, bonuses, tips		Fill in the total	I amount of income yo	u received from all jobs and a	all businesses, including part	-time activities.	ndar years?
Debtor 1 Sources of income Check all that apply.  From January 1 of current year until the date you filed for bankruptcy:  Debtor 2 Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  Sources of income Check all that apply.  Gross income (before deductions and exclusions)  Wages, commissions, bonuses, tips		□ No					
Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  Wages, commissions, bonuses, tips		Yes. Fill	in the details.				
Sources of income Check all that apply.  Gross income (before deductions and exclusions)  From January 1 of current year until the date you filed for bankruptcy:  Sources of income (before deductions and exclusions)  Gross income (before deductions and exclusions)  Wages, commissions, bonuses, tips				Debtor 1		Debtor 2	
From January 1 of current year until the date you filed for bankruptcy:  Wages, commissions, bonuses, tips  \$0.00 Wages, commissions, bonuses, tips				Sources of income	(before deductions and	Sources of income	(before deductions
				_	,	_	22 2
				•		☐ Operating a business	

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				Debtor 1					Debtor	2			
					of income that apply.	(bef	ess income fore deductions)	ons and		es of inc all that a		(k	Gross income before deductions and exclusions)
	last caler nuary 1 to	idar year: December 3	31, 2016 )	■ Wages bonuses,	s, commissions, tips			\$0.00	☐ Wag bonuse		missions,		
				☐ Operat	ing a business				□ Оре	rating a	business		
		dar year bef December 3		■ Wages	s, commissions,			\$0.00	☐ Wag	•	imissions,		
				☐ Operat	ing a business				□ Оре	rating a	business		
	winnings.  List each	If you are filir	ng a joint cas	e and you h	nave income that y	ou rec	eived togeth	er, list it or	nly once	under De	ebtor 1.	J	ambling and lottery
				Debtor 1					Debtor	2			
				Sources of Describe b		eacl (bef	ess income h source fore deduction lusions)		Source	es of inc be below		(k	Gross income before deductions nd exclusions)
Pai	rt 3: Lis	Certain Pay	ments You	Made Befo	re You Filed for I	Bankru	uptcy						
6.	□ No.	Neither De individual p  During the S  No.  Yes  * Subject to	btor 1 nor D rimarily for a 90 days befo Go to line 7 List below e paid that cre not include o adjustment r Debtor 2 o 90 days befo Go to line 7 List below e	re you filed acch credito beditor. Do no payments to con 4/01/19 r both have re you filed	amily, or househol for bankruptcy, did r to whom you paid ot include paymen of an attorney for the and every 3 years are primarily consumates for bankruptcy, did r to whom you paid	d you p d a tota ts for d his banl s after t mer de d you p	ebts. Consulose."  Day any credical of \$6,425* domestic superior case that for case ebts. Day any credical of \$600 or	or more in opport obligate. It is filed on continuous total more and	of \$6,42.	5* or mo nore pay noch as ch ue date o or more? amount	re?  ments and ild support fadjustme	d the to t and a ent.	alimony. Alsó, do
			attorney for		ptcy case.	J	·			,	,		, ,
	Creditor	s Name and	Address		Dates of payme	nt	Total ar	nount paid	Amour sti	nt you Il owe	Was this	s payr	ment for

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7.	Within 1 year before you filed for bankruptur Insiders include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	ortners; relatives of any gen- control, or owner of 20% of	eral partners; partner r more of their voting	erships of which yo g securities; and a	ou are a gener ny managing a	al partner; corporations agent, including one for
	■ No					
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankrupte insider? Include payments on debts guaranteed or cos		ments or transfer a	any property on a	ccount of a d	ebt that benefited an
	■ No □ Yes. List all payments to an insider	,				
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
Pai	t 4: Identify Legal Actions, Repossession	s and Foreclosures	para		morado oroc	and o hame
ı aı	t 4. Identify Legal Actions, Repossession	is, and i oreclosures				_
9.	Within 1 year before you filed for bankruptor. List all such matters, including personal injury modifications, and contract disputes.					
	■ No □ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of the	ne case
10.	Within 1 year before you filed for bankrupte Check all that apply and fill in the details below		erty repossessed, f	oreclosed, garnis	shed, attache	d, seized, or levied?
	<ul><li>■ No. Go to line 11.</li><li>□ Yes. Fill in the information below.</li></ul>					
	Creditor Name and Address	Describe the Property		Date		Value of the
		Explain what happened	I			property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec		uding a bank or fir	nancial institutior	ı, set off any	amounts from your
	☐ Yes. Fill in the details.					
	Creditor Name and Address	Describe the action the	creditor took	Date taker	action was	Amount
12.	Within 1 year before you filed for bankrupte court-appointed receiver, a custodian, or a		erty in the possess	ion of an assigne	e for the ben	efit of creditors, a
	■ No □ Yes					
Pai	t 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup  No	tcy, did you give any gifts	s with a total value	of more than \$60	0 per person	?
	Yes. Fill in the details for each gift.					
	Gifts with a total value of more than \$600 per person	Describe the gifts		Date: the g	s you gave ifts	Value
	Person to Whom You Gave the Gift and Address:					

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14.	Within 2 years before you filed for bank  ■ No □ Yes. Fill in the details for each gift or or			s with a tota	I value of more thar	n \$600 to any charity?
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Coo	total	Describe what you contributed		Dates you contributed	Value
Par	t 6: List Certain Losses					
15.	Within 1 year before you filed for bankru or gambling?	uptcy or	since you filed for bankruptcy, did y	ou lose anyt	hing because of the	eft, fire, other disaster
	■ No					
	☐ Yes. Fill in the details.					
	Describe the property you lost and how the loss occurred	Include	be any insurance coverage for the lot the amount that insurance has paid. Lot ce claims on line 33 of Schedule A/B:	ist pending	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfer	's				
16.	Within 1 year before you filed for bankru consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition  No Yes, Fill in the details.	preparin	g a bankruptcy petition?			erty to anyone you
			Description and value of any prem	a water o	Data naumant	A marint of
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any propertransferred	erty	Date payment or transfer was made	Amount of payment
	Law Office of Jason Blust 211 W. Wacker Suite 300 Chicago, IL 60606		\$370.00 paid pre-petition toward attorney fee of \$4,000.00, filing for \$310.00, and expenses of \$60.00 (\$4,000.00 to be paid in chapter	ee of 0	2017	\$370.00
17.	Within 1 year before you filed for bankrupromised to help you deal with your cree Do not include any payment or transfer that No  Yes. Fill in the details.	ditors or	to make payments to your creditors		r transfer any propo	erty to anyone who
	Person Who Was Paid Address		Description and value of any propertransferred	erty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bank transferred in the ordinary course of yo Include both outright transfers and transfer include gifts and transfers that you have al	<b>ur busine</b> s made a	ess or financial affairs? as security (such as the granting of a se		erty to anyone, oth	
	■ No □ Yes, Fill in the details.					
	Person Who Received Transfer Address		Description and value of property transferred		any property or received or debts	Date transfer was made
	Person's relationship to you			paid iii GA		

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Debtor 1 Halima W Omar

19.	within 10 years before you filed for bankruptc beneficiary? (These are often called asset-protein		y property to	a self-settle	ed trust or similar device	e of which you are a
	No No					
	Yes. Fill in the details.					
	Name of trust	Description and v	alue of the pr	operty tran	sferred	Date Transfer was made
Pai	t 8: List of Certain Financial Accounts, Instr	uments, Safe Deposit	t Boxes, and S	Storage Uni	its	
20.	Within 1 year before you filed for bankruptcy,	were any financial ac	counts or ins	truments he	eld in vour name, or for	vour benefit. closed.
_0.	sold, moved, or transferred? Include checking, savings, money market, or chouses, pension funds, cooperatives, associa	other financial accour	nts; certificate	es of depos		, , ,
	■ No	,				
	Yes. Fill in the details.					
		ast 4 digits of ccount number	Type of accomment	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for	· bankruptcy, a	any safe de	posit box or other depo	sitory for securities,
	■ No					
	Yes. Fill in the details.					
	Name of Financial Institution	Who else had acc	case to it?	Describe	the contents	Do you still
	Address (Number, Street, City, State and ZIP Code)	Address (Number, S State and ZIP Code)		Describe	the contents	have it?
22	Have you stored property in a storage unit or	nlace other than your	home within	1 year hefo	ere you filed for hankrun	trv?
	That's you stored property in a storage unit or p	piace ether than your	nome wann	i year bere	ne you med for bank up	.oy .
	No					
	Yes. Fill in the details.					
	Name of Storage Facility	Who else has or h	nad access	Describe	the contents	Do you still
	Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, S State and ZIP Code)	street, City,			have it?
Pa	t 9: Identify Property You Hold or Control fo	r Someone Else				
23.	Do you hold or control any property that some for someone.	eone else owns? Inclu	ude any prope	erty you bor	rrowed from, are storing	for, or hold in trust
	for someone.					
	No					
	☐ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value
		Code)				
Pa	t 10: Give Details About Environmental Inform	nation				
For	the purpose of Part 10, the following definition	s apply:				
_						
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these si	air, land, soil, surface	e water, grour	• .		
	Site means any location, facility, or property a	, ,		l law, wheth	ner you now own, opera	te, or utilize it or used
_	to own, operate, or utilize it, including disposa					
	Hazardous material means anything an enviro	nmental law defines	as a hazardou	ıs waste, ha	azardous substance, tox	ic substance.

Official Form 107

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Halima W Omar

24.	Has any governmental unit notified you that yo	u may be liable or potentially liable	under or in violation of an environme	ental law?
	No			
	Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	release of hazardous material?		
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or admini	strative proceeding under any envir	onmental law? Include settlements a	and orders.
	■ No □ Yes. Fill in the details.			
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Par	11: Give Details About Your Business or Con	nnections to Any Business		
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have any	of the following connections to any	business?
	☐ A sole proprietor or self-employed in a	trade, profession, or other activity,	either full-time or part-time	
	☐ A member of a limited liability company	/ (LLC) or limited liability partnership	(LLP)	
	☐ A partner in a partnership			
	☐ An officer, director, or managing execu	tive of a corporation		
	☐ An owner of at least 5% of the voting or	r equity securities of a corporation		
	No. None of the above applies. Go to Part	12.		
	Yes. Check all that apply above and fill in t	the details below for each business.		
	Business Name De Address	escribe the nature of the business	Employer Identification number Do not include Social Security	
	(Number, Street, City, State and ZIP Code)	ame of accountant or bookkeeper	Dates business existed	
28.	Within 2 years before you filed for bankruptcy, institutions, creditors, or other parties.	did you give a financial statement to	anyone about your business? Inclu	ıde all financial
	■ No □ Yes. Fill in the details below.			
	Name Address (Number, Street, City, State and ZIP Code)	ate Issued		

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are true and correct. I understand that r	ent of Financial Affairs and any attachments, and I d naking a false statement, concealing property, or ob es up to \$250,000, or imprisonment for up to 20 year	otaining money or property by fraud in connection
/s/ Halima W Omar		
Halima W Omar	Signature of Debtor 2	
Signature of Debtor 1		
Date May 11, 2017	Date	
Did you attach additional pages to You	Statement of Financial Affairs for Individuals Filing	g for Bankruptcy (Official Form 107)?
No		
□Yes		
Did you pay or agree to pay someone w	ho is not an attorney to help you fill out bankruptcy	forms?
No		

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

connection

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

#### (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
  - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
    - The Debtor(s) and Attorney have entered into an advance payment retainer for pre-filing and pre-confirmation work including, but not limited to, pre-filing bankruptcy advice, preparation of the petition and Chapter 13 plan, pre-filing bankruptcy planning, filing of the case, and any amendments necessary for confirmation. Pre-filing work is performed periodically as payments are received.
  - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
  - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$370.00.
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$370.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: May 8, 2017	
Signed:	
Halima W Omar	Jason Blust, Law Office of Jason Blust #6276382
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amounts a	re blank.

**Local Bankruptcy Form 23c** 

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B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court**Northern District of Illinois

In r	re Halima W Omar		Case No.					
		Debtor(s)	Chapter	13				
	DISCLOSURE OF COMPE	NSATION OF ATTOI	RNEY FOR DE	EBTOR(S)				
1.	compensation paid to me within one year before the filin	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that ompensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:						
	For legal services, I have agreed to accept		\$	4,000.00				
	Prior to the filing of this statement I have received			0.00				
	Balance Due		\$	4,000.00				
2.	The source of the compensation paid to me was:							
	■ Debtor □ Other (specify):							
3.	The source of compensation to be paid to me is:							
	■ Debtor □ Other (specify):							
4.	■ I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are mem	bers and associates of	my law firm.			
	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na				w firm. A			
5.	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspect	s of the bankruptcy c	ease, including:				
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;</li> <li>e. [Other provisions as needed]</li> <li>In Chapter 13 cases, the Court-Approved Retention Agreement is hereby incorporated by reference.</li> </ul>							
6.	By agreement with the debtor(s), the above-disclosed fee does not include the following service:							
		CERTIFICATION						
this	I certify that the foregoing is a complete statement of an bankruptcy proceeding.	ly agreement or arrangement for	payment to me for re	epresentation of the de	ebtor(s) in			
	May 11, 2017  Date		w Office of Jason E Office of Jason Blus					
1	Duic	Signature of Attorne	ey .	X 11021 0002				
		Law Office of Jaso 211 W Wacker Dri	,					
		STE 300	VC					
		Chicago, IL 60606						
		(312) 273-5001 F Name of law firm	Fax: (312) 273-5022	<u> </u>				

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED.

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

☑ The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
  - The Debtor(s) and Attorney have entered into an advance payment retainer for pre-filing and pre-confirmation work including, but not limited to, pre-filing bankruptcy advice, preparation of the petition and Chapter 13 plan, pre-filing bankruptcy planning, filing of the case, and any amendments necessary for confirmation. Pre-filing work is performed periodically as payments are received.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$370.00.
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$370.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: May 8, 2017	
Signed:	
Halima W Omar	Jason Blust, Law Office of Jason Blust #6276382
	Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

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### United States Bankruptcy Court Northern District of Illinois

In re	Halima W Omar		Case No.	
		Debtor(s)	Chapter 13	
	VERI	FICATION OF CREDITOR MA	TRIX	
		Number of Creditors: 27		
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of creditor	rs is true and correc	et to the best of my
Date:	May 11, 2017	/s/ Halima W Omar Halima W Omar Signature of Debtor		

Action Card/atlanticus Pob 105555 Atlanta, GA 30348

Actioncard Pob 105555 Atlanta, GA 30348

Affirm Inc 633 Folsom St Fl 7 San Francisco, CA 94107

American Honda Finan Po Box 168088 Irving, TX 75016

Amex Correspondence Po Box 981540 El Paso, TX 79998

Bank Of America Nc4-105-03-14 Po Box 26012 Greensboro, NC 27410

Cap1/bstby

Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One/Best Buy Attn: Correspondence Po Box 30285 Salt Lake City, UT 84130

Chase Card Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850 Chase Card Services Correspondence Dept Po Box 15278 Wilmington, DE 19850

Citibank / Sears Citicorp Credit Services/Attn: Centraliz Po Box 790040 Saint Louis, MO 63179

Citibank/Sears Citicorp Credit Srvs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179

Citicards Cbna Citicorp Credit Svc/Centralized Bankrupt Po Box 790040 Saint Louis, MO 63179

Comenity Bank/Harlem Furniture Po Box 182125 Columbus, OH 43218

Comenity Bank/nwyrk&co 220 W Schrock Rd Westerville, OH 43081

Discover Financial Po Box 3025 New Albany, OH 43054

Glenview State Bank 800 Waukegan Road Glenview, IL 60025

Hsbc Bank Usa, Na Po Box 2013 Buffalo, NY 14240

Pay Pal Credit Services PO BOX 960080 Orlando, FL 32896 Peoples Bk Credit Card Services Attn: Bankruptcy Po Box 7092 Bridgeport, CT 06601

Syncb/3 Day Blinds Synchrony Bank Po Box 965064 Orlando, FL 32896

Synchrony Bank/Gap Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Synchrony Bank/Sams Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

US BANK PO BOX 790408 Saint Louis, MO 63179

US Bank/Rms CC Card Member Services Po Box 108 St Louis, MO 63166

Visa Dept Store National Bank/Macy's Attn: Bankruptcy Po Box 8053 Mason, OH 45040